

EXHIBIT

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Section of the Interview with Marwan Kheireddine hosted by Marcel Ghanem on Lebanese MTV channel on December 5, 2019.

S1 is host Marcel Ghanem

S2 is Marwan Kheireddine

S2: I will try to respond to as many questions as I get them. We cannot forget that we are going through very exceptional times, we had a situation lately where all people and very quickly liked to withdraw a big part of their money in the banks...

S1: They liked to or they were scared?

S2: They were scared so they liked to, they were scared so they wanted to take money from the banks. When in any bank, in any country in the world, in the biggest countries in the world, and the biggest banks in the world, something happens and its called "run", which means people come in frustration to withdraw their monies, by default, the banking system, in most countries, would collapse. Our system was very strong and bold to the point where it took "strange" procedures, a part of it illegal, however it controlled the situation to protect the funds of the depositors and to protect from an overall and complete collapse in that matter. In fact, the banks – and I am happy that the parliament did not issue a law – the banks took a decision to confine and to restrict the transfers abroad to control the funds and in order to avoid –

S1: But do you consider all this to be legal?

S2: No No – I said it is illegal - the procedures that we took –

S1: OK

S2: However, It is compared to as if you are watching a guy that is almost going to be hit by a car and you go in the wrong direction to save his life. The legal violation is justified because there is a higher and greater reason. The higher reason is if we kept the situation uncontrolled and as an Association of banks we did not act and take unpopular and illegal procedures, in my opinion, our banking system would have been susceptible to a collapse, and if it collapsed, each person with a penny in the bank, their funds would have been flown

S1: So is it susceptible to a collapse now?

S2: In my opinion, the procedures we took as an Association of Banks and the circular that followed from the Central Bank of Lebanon will guarantee the non-collapse despite the distress we are going to face, despite the difficulty we are going to face, however we will definitely escape the collapse and it is very clear that no one will lose a penny of their funds deposited at the banks.